

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

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| Applicants: | Lorrie A Creveling, et al. | Docket No.: | 20655.0600 |
| Serial No.: | 10/749,696 | Filing Date: | December 31, 2003 |
| Group Art Unit: | 3694 | Confirmation No.: | 2179 |
| TITLE: | SYSTEM FOR REDUCING DISPUTES OF CREDIT TRANSACTIONS | Examiner: | Mary M. Gregg |

REPLY AND AMENDMENT

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated March 9, 2011, of which this Reply is filed within two months, please consider the following remarks:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.